



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

SZOC *et al.*

Appl. No. 09/825,366

Filed: April 4, 2001

For: **SYSTEM, METHOD AND APPARATUS FOR
INTERNATIONAL FINANCIAL
TRANSACTIONS**

Confirmation No. 1399

Art Unit: 3624

Examiner: Patel, Jagdish

Atty. Docket: 06133.0003.NPUS01

Reply and Amendment Under 37 C.F.R. § 1.111

Mail Stop **Amendment**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated **August 31, 2005**, Applicants submit the following Amendment and Remarks.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 08-3038 referencing docket number 06133.0003.NPUS01.

Amendments to the Claims are reflected in the **Listing of Claims**, which begins on page 2 of this paper.

Remarks begin on page 5 of this paper.